

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 20-12914  
Simone J. Phrampus Judge: ABA

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 03/24/2021  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC    Initial Debtor: SJP    Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 225 per month to the Chapter 13 Trustee, to begin  
April, 2021 for approximately 36 months (49 total).

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ After confirmation approximately \$500 in fees subject to court approval
DOMESTIC SUPPORT OBLIGATION	Child Support	

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
US Department of HUD	Residence, 514 East Oak Street, Millville, NJ	\$5,592.22	\$65,000	\$65,299.16	\$0 - subject to strip off	N/A	\$0

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Gateway One Lending	Motor vehicle	To be determined	To be determined

**f. Secured Claims Unaffected by the Plan** ☐ NONE

The following secured claims are unaffected by the Plan:

NJ Housing and Mortgage Finance Agency has obtained relief from stay.  
Debtor shall continue to engage in loan modification negotiations with this creditor.

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ \_\_\_\_\_<sup>0</sup> to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
ADT Security Services	None	Security system	To be assumed	\$20
Rent-A-Center	None	Furniture	To be assumed	\$80

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
US Department of HUD	Residence - 514 East Oak Street, Millville, NJ	\$5,592.22	\$65,000	\$65,229.16	\$0	Lien is to be discharged of record upon successful completion of Chapter 13 Plan.

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Jenkins & Clayman
- 3) Unsecured creditors who file timely proofs of claim
- 4) \_\_\_\_\_

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/06/2020.

Explain below **why** the plan is being modified:

1. Plan was confirmed.
2. Trustee payment was too high.

Explain below **how** the plan is being modified:

1. To extend length of Plan and to decrease Trustee payment amount.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 03/24/2021 \_\_\_\_\_

/s/ Simone J. Phrampus  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: 03/24/2021 \_\_\_\_\_

/s/ Eric J Clayman  
Attorney for Debtor(s)

In re:  
Simone J. Phrampus  
Debtor

Case No. 20-12914-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Mar 26, 2021

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2021:

Recip ID	Recipient Name and Address
db	+ Simone J. Phrampus, 514 East Oak Street, Millville, NJ 08332-3150
cr	+ New Jersey Housing and Mortgage Finance Agency c/o, 425 Phillips Boulevard, Ewing, NJ 08618-1430
cr	+ Santander Consumer USA, Inc., successor in interes, P.O. Box 961275, Ft. Worth, TX 76161-0275
518725172	+ ATT DirecTV, c/o IC System, Inc., PO Box 64378, Saint Paul, MN 55164-0378
518725170	+ Anytime Fitness, c/o First Credit Services, 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155
518743809	+ Atlantic City Electric Co. Bankruptcy Division, 5 Collins Drive, Suite 2133, Mai Stop 84CP42, Carneys Point NJ 08069-3600
518725173	Cenlar, PO Box 986, Newark, NJ 07184-0986
518725176	+ Cumberland County Taxation Board, 220 North Laurel Street, Bridgeton, NJ 08302-1516
518725177	+ Dish Network, c/o Diversified Consultants, Inc., 600 Coon Rapids Blvd NW, Coon Rapids, MN 55433-5549
518759515	Gateway One Lending, a/k/a Santander, Consumer USA, PO Box 9118, Temecula, CA 92589-9118
518725179	Inspira Health Network, PO Box 8484, Cherry Hill, NJ 08002-0484
518979794	+ John R. Morton, Jr., Esquire, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
518809057	+ New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
518725183	+ Office of Attorney General, 25 Market Street, PO Box 112, Richard J. Hughes Justice Complex, Trenton, NJ 08625-0112
518759521	Rent-A-Center, 66 North Delsea Drive, Vineland, NJ 08360-3620
518759483	Rob Saltzman, Esquire, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
518979795	+ Santander Consumer USA Inc, successor in interest, to Gateway One Lending &, Finance, LLC, P.O. Box 961275 Fort Worth, TX 76161-0275
518814439	SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
518725184	+ South Jersey Gas, PO Box 577, Hammonton, NJ 08037-0577
518725185	State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 26 2021 23:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 26 2021 23:29:46	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518759520	Email/Text: amscbankruptcy@adt.com	Mar 26 2021 23:30:00	ADT Security Services, PO Box 371490, Pittsburgh, PA 15250-7490
518734891	Email/PDF: resurgentbknofications@resurgent.com	Mar 26 2021 23:58:01	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518725171	+ Email/Text: bankruptcy@pepcoholdings.com	Mar 26 2021 21:40:00	Atlantic City Electric, 5 Collins Drive, Suite 2133, Pepco Holdings, Inc, Bankruptcy Division, Penns Grove, NJ 08069-3600
518725174	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 26 2021 21:41:00	Comenity Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789
518725175	Email/PDF: creditonebknofications@resurgent.com	Mar 27 2021 00:13:03	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
518725178	Email/Text: GOLF_STBankruptcy@gatewayonelending.com		

District/off: 0312-1

User: admin

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Date Rcvd: Mar 26, 2021

Form ID: pdf901

Total Noticed: 35

		Mar 26 2021 21:38:00	Gateway One Lending, 3818 East Coronado Street, Suite 100, Anaheim, CA 92807
518725182	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 26 2021 21:40:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
518813069	Email/PDF: resurgentbknofications@resurgent.com	Mar 27 2021 00:05:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518725186	Email/PDF: gecsed@recoverycorp.com	Mar 26 2021 23:57:01	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
518726391	+ Email/PDF: gecsed@recoverycorp.com	Mar 26 2021 23:57:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518748907	Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Mar 27 2021 00:04:25	U.S. Department of HUD, 26 Federal Plaza , Suite 3541, New York NY 10278
518725187	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 26 2021 21:38:00	Verizon, PO Box 25087, Wilmington, DE 19899-5087
518725188	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 26 2021 23:30:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518759637		Edison Reyes, NO ADDRESS GIVEN
518725180	*	Internal Revenue Service, PO Box 744, Special Procedure Branch, Springfield, NJ 07081
518725181	*	Internal Revenue Service, PO Box 725, Special Procedures Function, Springfield, NJ 07081

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2021 at the address(es) listed below:

Name	Email Address
Eric Clayman	on behalf of Debtor Simone J. Phrampus mail@jenkinsclayman.com connor@jenkinsclayman.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc., successor in interest to Gateway One Lending & Finance, LLC.

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ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Robert P. Saltzman

on behalf of Creditor New Jersey Housing and Mortgage Finance Agency c/o Cenlar FSB dnj@pbslaw.org

Stuart H. West

on behalf of Creditor New Jersey Housing and Mortgage Finance Agency c/o Cenlar FSB swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7